

In re:  
Sheila Muhammad  
Debtor

Case No. 23-10334-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 09, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Sheila Muhammad, 7109 Phoebe Place, Philadelphia, PA 19153-3009 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | Email/Text: bnc@atlasacq.com              | May 09 2024 23:37:00 | Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666   |
| cr       | + Email/Text: gocadle@cadleco.com         | May 09 2024 23:38:00 | Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444, UNITED STATES 44444-1321  |
| cr       | Email/Text: ECMCBKNotices@ecmc.org        | May 09 2024 23:37:00 | ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408   |
| cr       | Email/Text: BankruptcyECFMail@mccalla.com | May 09 2024 23:37:00 | U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2024 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: May 09, 2024

Form ID: pdf900

Total Noticed: 5

| Name                      | Email Address   |
|---------------------------|---|
| ANGELA CATHERINE PATTISON | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust apattison@hillwallack.com, apattison@ecf.courtdrive.com |
| DENISE ELIZABETH CARLON   | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust bkgroup@kmlawgroup.com                                  |
| KENNETH E. WEST           | ecfemails@ph13trustee.com philaecf@gmail.com  |
| MICHAEL D. SAYLES         | on behalf of Debtor Sheila Muhammad midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com  |
| United States Trustee     | USTPRegion03.PH.ECF@usdoj.gov   |

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|                                |   |                                |
|--------------------------------|---|--------------------------------|
| <b>In re: Sheila Muhammad,</b> | : | <b>Chapter 13</b>              |
|                                | : |                                |
|                                | : | <b>Case No. 23-10334 (PMM)</b> |
|                                | : |                                |
| <b>Debtor.</b>                 | : |                                |

**ORDER**

**AND NOW**, upon consideration of the Certification of Default (doc. # 86, the “Certification”) filed by U.S. Bank Trust National Association (“U.S. Bank”) and the Debtor’s Objection thereto (doc. #87, the “Objection”);

**AND**, the Certification seeking relief from the automatic stay due to an alleged default of a stipulation between the parties;

**AND**, a hearing with regard to the Certification and Objection having been held and concluded on May 9, 2024;

**AND**, for the reasons stated at the hearing,

It is hereby **ORDERED** that:

- 1) The Objection is **sustained**; and
- 2) The request for relief from the automatic stay by U.S. Bank is **denied**.



**Date: 5/9/24**

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**PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**